



B/IFW  
Patent  
Attorney's Docket No. 1032668-000004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of ) **MAIL STOP ISSUE FEE**  
Daniel Ian Flitcroft et al. )  
Application No.: 09/548,659 ) Group Art Unit: 3692  
Filed: April 13, 2000 ) Examiner: FRANTZY POINVIL  
For: PERSON-TO-PERSON, PERSON-TO- ) Confirmation No.: 7683  
BUSINESS, BUSINESS-TO-PERSON, )  
AND BUSINESS-TO-BUSINESS )  
FINANCIAL TRANSACTION SYSTEM )

**REQUEST TO COMPLETE NOTICE OF ALLOWANCE**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In reviewing the application identified above upon allowance, the undersigned has noted:

The Form PTO-1449 submitted with the Tenth Information Disclosure Statement (IDS) filed on May 7, 2008 has not yet been returned. A copy of the Form PTO-1449 submitted with the Tenth IDS is enclosed.

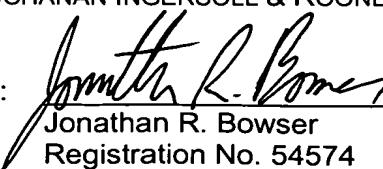
The Form PTO-1449 submitted with the Second IDS filed on October 2, 2002 was returned with the Office Action dated October 6, 2003. However, one of the documents listed on the Form PTO-1449 was not initialed by the Examiner. In particular, the first document listed on the fourth sheet of the Form PTO-1449 (Herscheim, "Smart Card,"...) was not initialed by the Examiner. A copy of the Form PTO-1449 submitted with the Second IDS is enclosed.

It is therefore respectfully requested that Examiner-initialed copies of the Form PTO-1449s submitted with the Second and Tenth IDSs be returned as soon as possible indicating consideration of the documents listed thereon.

Respectfully submitted,

BUCHANAN INGERSOLL & ROONEY PC

Date: July 17, 2008

By:   
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